

Certificate Number: 03621-PAE-DE-030269151

Bankruptcy Case Number: 13-21163



03621-PAE-DE-030269151

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 6, 2017, at 11:01 o'clock AM EST, Miguel A Montero completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 6, 2017 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor